



EMPOWER[™]
RETIREMENT

BUILD YOUR NEST EGG

Get a head start on retirement by beginning early in your career. The comparison below shows the difference between investing early as opposed to starting later in life. Keep in mind that the tips provided by Empower Retirement are strictly voluntary and have no direct connection to your LASERS defined benefit retirement plan. This information could enhance your nest egg and help build a supplement to your regular retirement.

INVESTING EARLY CAN MAKE ALL THE DIFFERENCE

MONICA

- » Monica begins contributing to her tax-deferred retirement plan at age 20.
- » She invests \$3,000 a year with a hypothetical 6% annual rate of return.
- » Ten years later, she stops contributing.
- » Monica's \$30,000 continues to earn a hypothetical 6% annual rate of return until she retires at age 65.

Year	Annual Contribution	Total Cumulative Contribution	Account Value
1	\$3,000	\$3,000	\$3,000
10	\$0	\$30,000	\$39,542
20	\$0	\$30,000	\$70,814
30	\$0	\$30,000	\$126,817
40	\$0	\$30,000	\$227,109
45	\$0	\$30,000	\$303,923

ADAM

- » Adam doesn't start contributing to his tax-deferred retirement plan until he is 40 years old.
- » He invests \$3,000 a year in his account, and his account earns a hypothetical 6% annual rate of return until he retires at age 65.

Year	Annual Contribution	Total Cumulative Contribution	Account Value
1	\$0	\$0	\$0
10	\$0	\$0	\$0
20	\$3,000	\$3,000	\$3,000
30	\$3,000	\$30,000	\$39,542
40	\$3,000	\$60,000	\$110,357
45	\$3,000	\$75,000	\$164,594

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not represent the performance of any investment options. It assumes a 6% annual rate of return and reinvestment of earnings, with no withdrawals. Rates of return may vary. Distributions from a tax-deferred retirement plan are taxable as ordinary income. The illustration does not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted.

WHO ENDS UP WITH MORE MONEY AT AGE 65?

Is it Adam, who diligently invested \$75,000? Or Monica, who invested only \$30,000? Although Adam invested 2½ times more than Monica, Monica has \$139,329 more for retirement. Adam couldn't keep up because he lost 19 years of compounding growth.

EVEN IF YOU ONLY INVEST A LITTLE...

Your money can start working for you right away. And through compounding, your earnings may be even greater. As you can see, starting early can make a big difference at retirement.

For more information, visit www.louisianadcp.com or call (800) 937-7604.¹

¹ Access to the voice response system and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

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